

**UNITED STATES BANKRUPTCY COURT**  
Northern District of California (San Jose)

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/12/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kimberly Cox  
aka Kimberly Bockman Cox, dba Bockman Enterprises  
131 Sutphen St.  
Santa Cruz, CA 95060

Case Number:  
10-61716

Social Security/Individual Taxpayer ID/Employer Tax ID/Other  
Nos.:  
xxx-xx-9054

Attorney for Debtor(s) (name and address):

Kimberly Cox  
131 Sutphen St.  
Santa Cruz, CA 95060  
Telephone number:

Bankruptcy Trustee (name and address):

John W. Richardson  
5161 Soquel Dr. #F  
Soquel, CA 95073  
Telephone number: (831)475-2202

**Meeting of Creditors**

Date: **December 17, 2010**

Time: **09:00 AM**

Location: **University Inn & Conference Center, The Coast Room, 611 Ocean St., Santa Cruz, CA 95060**

**Important Notice to Individual Debtors:** The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors.

**Presumption of Abuse under 11 U.S.C. §§ 707(b)**

*See "Presumption of Abuse" on reverse side.*

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 2/15/11**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

280 South First Street  
Room 3035  
San Jose, CA 95113  
Telephone number: 408-278-7500

**For the Court:**

Clerk of the Bankruptcy Court:  
Gloria L. Franklin

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 11/15/10

**EXPLANATIONS**

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

# CERTIFICATE OF NOTICE

District/off: 0971-5  
Case: 10-61716

User: kdu  
Form ID: B9A

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Total Noticed: 45

Date Rcvd: Nov 15, 2010

The following entities were noticed by first class mail on Nov 17, 2010.

db +Kimberly Cox, 131 Sutphen St., Santa Cruz, CA 95060-1939  
smg CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880,  
Sacramento, CA 94280-0001  
smg Secretary of The Treasury, 15th and Pennsylvania Ave. NW, Washington, DC 20220-0001  
smg +State Board of Equalization, Attn: Special Procedures Section, MIC:55, P.O. Box 942879,  
Sacramento, CA 94279-0001  
ust Office of the U.S. Trustee / SJ, U.S. Federal Bldg., 280 S 1st St. #268,  
San Jose, CA 95113-3004  
11420065 America's Wholesale Lender, P.O. Box 10219, Van Nuys, CA 91410-0219  
11420068 American Express, P.O. Box 956842, St. Louis, MO 64195  
11420069 +BAC HOME LOANS SERVICING, LP, 400 NATIONAL WAY, SIMI VALLEY CA 93065-6414  
(address filed with court: BAC Home Loans Servicing, LP, 400 Countrywide Way SV-35,  
Simi Valley, CA 93065)  
11420074 CITIBANK (SOUTH DAKOTA) N.A./HOME DEPOT, P.O. Box 7032, Sioux Falls, SO 57117-7032  
11420078 +CTC REAL ESTATE SERVICES, 400 NATIONAL WAY, SIMI VALLEY CA 93065-6414  
(address filed with court: CTC Real Estate Services, 400 Countrywide Way, MSN SV-88,  
Simi Valley, CA 93065)  
11420076 +Client Services, Inc., 3451 Harry Truman Blvd., St. Charles, MO 63301-9816  
11420077 +County of Santa Cruz Treasurer - Tax Col, 701 Ocean Street, Santa Cruz, CA 95060-4003  
11420079 +Elizabeth A. Bleier, Bleier & Cox, 16130 Ventura Blvd., Encino, CA 91436-2568  
11420080 +Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609  
11420081 +Frederick J. Hanna & Associates, P.C., 1427 Roswell Road, Marietta, GA 30062-3668  
11420082 +GC Services Limited Partnership, Collection Agency Division, 6330 Gulf ton,  
Houston, TX 77081-1108  
11420083 Home Depot Credit Services, P.O. Box 182676, Columbus, OH 43218-2676  
11420084 Hunt & Henriques, Attorneys At Law, 151 Bernal Road, Suite 8, San Jose, CA 95119-1306  
11420085 +James E. Cox, 16130 Ventura Boulevard, Suite 620, Encino, CA 91436-2542  
11420086 +Janalie Henriques, Hunt & Henriques, 151 Bernal Road, Suite 8, San Jose, CA 95119-1491  
11420087 +Michael S. Hunt, Hunt & Henriques, 151 Bernal Road, Suite 8, San Jose, CA 95119-1491  
11420088 Mortgage Electronic Registration Systems, P.O. Box 2026, Flint, MI 48501-2026  
11420091 +NCO Financial Systems, Inc., 507 Prudential Road, Horsham, PA 19044-2368  
11420092 NCO Financial Systems, Inc., PO Box 15773, Wilmington, DE 19850-5773  
11420089 Nationwide Credit, Inc., 2015 Vaughn Rd., Building 400, Kennesaw, GA 30144-7802  
11420090 Nationwide Credit, Inc., PO Box 740640, Atlanta, GA 30374-0640  
11420093 +Nelson & Kennard, 2180 Harvard Street, Suite 160, Sacramento, CA 95815-3314  
11420094 +Phillips & Cohen Associates, 695 Rancocas Rd., West Hampton, NJ 08060-5626  
11420095 +Phillips & Cohen Associates, P.O. Box 108, St. Louis, MO 63166-0108  
11420096 +RECONTRUST Company, 1800 Tapo Canyon Rd., CA6-914-01-94, Simi Valley, CA 93063-6712  
11420097 Richard E. Golden, Bleier & Cox, 16130 Ventura Boulevard, Encino, CA 91436-2568  
11420099 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, PO Box 790408, St. Louis, MO 63179-0408)  
11420101 Zwicker & Associates, P.C., P.O. Box 101145, Birmingham, AL 35210-6145  
11420102 Zwicker & Associates, P.C., 80 Minuteman Rd., Andover, MA 01810-1008

The following entities were noticed by electronic transmission on Nov 16, 2010.

tr +EDI: BJWRICHARDSON.COM Nov 15 2010 23:53:00 John W. Richardson, 5161 Soquel Dr. #F,  
Soquel, CA 95073-2560  
smg EDI: EDD.COM Nov 15 2010 23:53:00 CA Employment Development Dept., Bankruptcy Group MIC 92E,  
P.O. Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM Nov 15 2010 23:53:00 CA Franchise Tax Board, Attn: Special Procedures,  
P.O. Box 2952, Sacramento, CA 95812-2952  
11420067 +EDI: AMEREXPR.COM Nov 15 2010 23:53:00 American Express, P.O. Box 981537,  
El Paso, TX 79998-1537  
11420066 EDI: AMEREXPR.COM Nov 15 2010 23:53:00 American Express, P.O. Box 0001,  
Los Angeles, CA 90096-8000  
11420070 EDI: BANKAMER.COM Nov 15 2010 23:53:00 Bank of America, P.O. Box 851001,  
Dallas, TX 75285-1001  
11420073 +EDI: CITICORP.COM Nov 15 2010 23:53:00 CITIBANK (SOUTH DAKOTA) N.A., 701 E 60th St. N.,  
Sioux Falls, SO 57104-0493  
11420071 EDI: CAPITALONE.COM Nov 15 2010 23:53:00 Capital One Bank, P.O. Box 60599,  
City Of Industry, CA 91716-0599  
11420072 EDI: CHASE.COM Nov 15 2010 23:53:00 Chase, P.O. Box 94014, Palatine, IL 60094-4014  
11420075 EDI: CITICORP.COM Nov 15 2010 23:53:00 Citi Card, P.O. Box 6000, The Lakes, NV 89163-6000  
11420100 +EDI: USAA.COM Nov 15 2010 23:53:00 USAA Credit Card Services, 10750 McDermott Fwy,  
San Antonio, TX 78284-8850  
11420098 EDI: URSI.COM Nov 15 2010 23:53:00 United Recovery Systems, P.O. Box 722910,  
Houston, TX 77272-2910

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0971-5  
Case: 10-61716

User: kdu  
Form ID: B9A

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Total Noticed: 45

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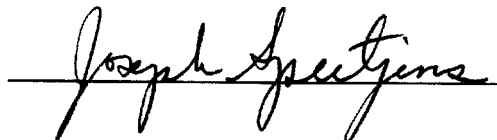
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.